

## **EXHIBIT 2**

## Message

**From:** Nold, Mike J [/O=Wells Fargo & Co./OU=WFB1/cn=Recipients/cn=NoldMJ]  
**on behalf of** Nold, Mike J [/o=wells fargo & co./ou=wfb1/cn=recipients/cn=noldmj]  
**Sent:** 11/24/2015 11:36:51 AM  
**To:** Wayne, Thomas [thomas.wayne@wellsfargo.com]  
**CC:** Lagnese, Glenn P. [glenn.p.lagnese@wellsfargo.com]  
**Subject:** RE: CIT 1552 Remediation Summary

Thanks

**From:** Wayne, Thomas  
**Sent:** Tuesday, November 24, 2015 10:33 AM  
**To:** Armstrong, Nicola L. (CO SPRINGS)  
**Cc:** Lagnese, Glenn P.; Nold, Mike J  
**Subject:** CIT 1552 Remediation Summary

CIT 1552 Remediation Summary for Nicole L Armstrong

HPA Attorney Fee Matrix was turned off October 2, 2015 around 3:20pm.

1. Initial population ALL HPA Denials: 7,647 customers
  2. Reduced population to Affordability <=2% HTI to 257 customers
- |                         |          |          |          |          |
|-------------------------|----------|----------|----------|----------|
| Max Fees from Matrix    | 7,186.00 | 7,186.00 | 7,186.00 | 7,186.00 |
| 4% Rate                 | 4%       | 4%       | 4%       | 4%       |
| Payment/Yr              | 287.44   | 287.44   | 287.44   | 287.44   |
| Pymnt/mo                | 23.95    | 23.95    | 23.95    | 23.95    |
| INCOME                  | 1,500.00 | 2,999.00 | 3,499.00 | 5,000.00 |
| HTI Delta               | 1.60%    | 0.80%    | 0.68%    | 0.48%    |
| Median Fees from Matrix | 3,038.00 | 3,038.00 | 3,038.00 | 3,038.00 |
| 2% Rate                 | 2%       | 2%       | 2%       | 2%       |
| Payment/Yr              | 60.76    | 60.76    | 60.76    | 60.76    |
| Pymnt/mo                | 5.06     | 5.06     | 5.06     | 5.06     |
| INCOME                  | 1,500.00 | 2,999.00 | 3,499.00 | 5,000.00 |
| HTI Delta               | 0.34%    | 0.17%    | 0.14%    | 0.10%    |
3. Population of HTI affordability with potential harm: 30 customers
  4. Final population potential harm based on verified fees: 12 customers
  5. Analysis taking all denial reasons into consideration: 0 customers with harm

### Tom Wayne, VP

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